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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/675,992
Filing Date	09-29-2000
First Named Inventor	Walter Lee et al
Art Unit	3626
Examiner Name	Najarian, Lena
Attorney Docket Number	ISAA0043CIP

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
LN	A	US- 5,231,570	07-1993	Lee	
LN	B	US- 5,262,941	11-1993	Saladin et al	
LN	C	US- 5,335,278	08-1994	Matchett et al	
LN	D	US- 5,344,495	09-1994	Johnson et al	
LN	E	US- 5,732,397	03-1998	DeTore et al	
LN	F	US- 5,819,226	010-1998	Gopinathan et al	
LN	G	US- 6,070,141	05-2000	Houvener et al	
LN	H	US- 6,330,546	12-2001	Gopinathan et al	
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			
	N	US-			
	O	US-			
	P	US-			
	Q	US-			
	R	US-			
	S	US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
LN	a	EP 0 418 144 A1	03-1991			
LN	b	EP 0 468 229 A2	07-1991			
	c					
	d					
	e					
	f					

Examiner Signature

Lena Najarian

Date Considered

2-8-07

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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<p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p><i>(Use as many sheets as necessary)</i></p>		Complete if Known	
<p>Substitute for form 1449/PTO</p>		Application Number	09/675,992
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Sheet	2	of	2
		Attorney Docket Number ISAA0043CIP	

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>JM</i>	1	Article entitled: Collections and Credit Risk; by E. R. Demby; April 2000; 5 pages	

Examiner Signature	Lena Nafanian	Date Considered	2-8-07
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